



Order Filed on July 26, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Robertson, Anschutz, Schneid, Crane & Partners,
PLLC**

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Attorneys for Secured Creditor

Kimberly A. Wilson, Esq. (031441997)

In Re:

Pamela D. Gordy,

Debtor.

Case No.: 23-10169

Chapter: 13


Hearing Date: 07/11/2023

Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: July 26, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC.

Debtors' Counsel: Georgette Miller

Property Involved ("Collateral"): 2015 Subaru Crosstrek (VIN: JF2GPADC4F8263916)

Relief sought: ■ Motion for relief from the automatic stay
 □ Motion to dismiss
 □ Motion for prospective relief to prevent imposition of automatic stay
 against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 3 months from April 20, 2023 through June 20, 2023.
 - The Debtor is overdue for 3 payments from April 20, 2023 through June 20, 2023 at \$448.79 per month.

Total Arrearages Due \$1,346.37.

2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on July 20, 2023 regular monthly payments shall continue to be made in the amount of \$448.79.
 - Beginning on July 20, 2023, monthly cure payments shall be made in the amount of \$448.79 for 3 months.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 901032
Ft. Worth, Texas 76101-2032

■ Monthly cure payment: JPMorgan Chase Bank, N.A.
National Bankruptcy Department
P.O. Box 901032
Ft. Worth, Texas 76101-2032

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

In re:
Pamela D. Gordy
Debtor

Case No. 23-10169-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 26, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db	+ Pamela D. Gordy, 415 Old Erial Rd, Sicklerville, NJ 08081-9302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Pamela D. Gordy bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor JPMORGAN CHASE BANK N.A. kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Jul 26, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6